

ABSTRACT

A system is provided for automatically contributing money to a savings program upon or after making a debit, credit, or stored value card transaction. Included is technology to run a service of providing savings contributions. These systems and methods can be run as a secondary transaction in parallel with the existing transaction or after the transaction is complete in a near-real time or "batch" mode. Also provided is a method and system for signing onto the service, setting individual savings, credit, stored value, and investment account information, setting contribution preferences, updating account settings, billing, and report viewing.